



GOVERNMENT NATIONAL
MORTGAGE ASSOCIATION

U.S. DEPARTMENT OF HOUSING AND URBAN DEVELOPMENT
WASHINGTON, DC 20410-9000

May 27, 2011

APM 11-09

MEMORANDUM FOR: All Participants in Ginnie Mae Programs

FROM: Theodore W. Tozer, President

SUBJECT: Expanded Pool Types - High Balance Loans

Currently, High Balance Loans can be placed in the following pool types: X SF, M SF, M JM, M FS, and all ARMS. Ginnie Mae is expanding the number of pool types where High Balance Loans can be placed in pools. The pool types are: C SF, C BD, X BD, and X SN. Effective June 1, 2011, and forward, Issuers will be allowed to pool High Balance Loans in the following pool types:

Pool Type	Limits
X SF	Cannot exceed 10% of the original principal balance for pool or loan package
M SF	Cannot exceed 10% of the original principal balance for pool or loan package
M JM	No Limit
M FS	No Limit
All ARMs	No Limit
C SF	No Limit
C BD	No Limit
X BD	No Limit
X SN	No Limit

The applicable changes to the Ginnie Mae Mortgage-Backed Securities Guide 5500.3, Rev. 1 ("Guide"), will be posted under the "What's New" section of Ginnie Mae's website at www.ginniemae.gov prior to June 1, 2011. These changes will be officially incorporated into the Guide.

If you have any questions regarding this announcement, please contact your Ginnie Mae Account Executive in the Office of Mortgage-Backed Securities at (202) 708-1535.